

# WASHINGTON STATE POPULATION SURVEY

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## Characteristics of the Uninsured: 2004

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Data from the 2004 Washington State Population Survey show that eleven percent of the non-elderly population (under 65) in Washington lacked health insurance coverage.<sup>1</sup> This paper examines the uninsured rate in Washington by various demographic characteristics including: family income, rural/urban residence, nativity/citizenship status, health status, disability, age, and sex.

### Findings:

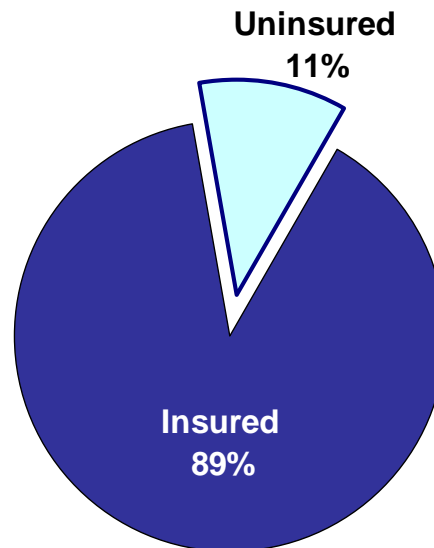
The number of Washington non-elderly residents (ages zero to 64) in 2004 was 5,463,989. Among these residents, 11 percent, or almost 603,000 people, lacked health insurance coverage at the time of the survey.<sup>2</sup> This is a low rate of uninsured compared to the national average and national sources of uninsured data for the state of Washington.<sup>3, 4</sup>

Those groups who were least likely to be uninsured included those individuals whose family income was over 400 percent of the Federal Poverty Level (three percent) and children (six percent).

Groups where more than 15 percent of the population were uninsured included: those with family incomes under 200 percent of the poverty level (between 19 to 24 percent), foreign born individuals (17 percent), those who report fair or poor health status (between 16 and 19 percent), and 19 to 30 year olds (22 percent).

### 2004 Health Coverage, Non-Elderly

(Total Non-Elderly=5,463,989)



The Washington State Population Survey was conducted in the spring of 2004 to provide social, demographic, and economic information about Washington (data version 3 used here). Responses were obtained from telephone interviews of 7,097 households that represented the state as a whole. The survey was designed by the Office of Financial Management (OFM) and conducted by the Gilmore Research Institute. More information about the state survey is available at: <http://www.ofm.wa.gov/sps/index.htm>.

### The poor and near poor were less likely to have health insurance.

Family income as a percentage of the federal poverty level (FPL) was used because this measure is most closely related to the income used to determine eligibility for public health insurance programs. Twenty-four percent of those with family incomes between zero and 99 percent of the FPL and 19 percent of those with family incomes between 100 to 199 percent of the FPL were uninsured. Those with incomes at or near poverty were over six times more likely to be uninsured compared to those individuals with family income over 400 percent of the FPL.<sup>5</sup>

### Rural residents were more likely to be uninsured than urban residents.

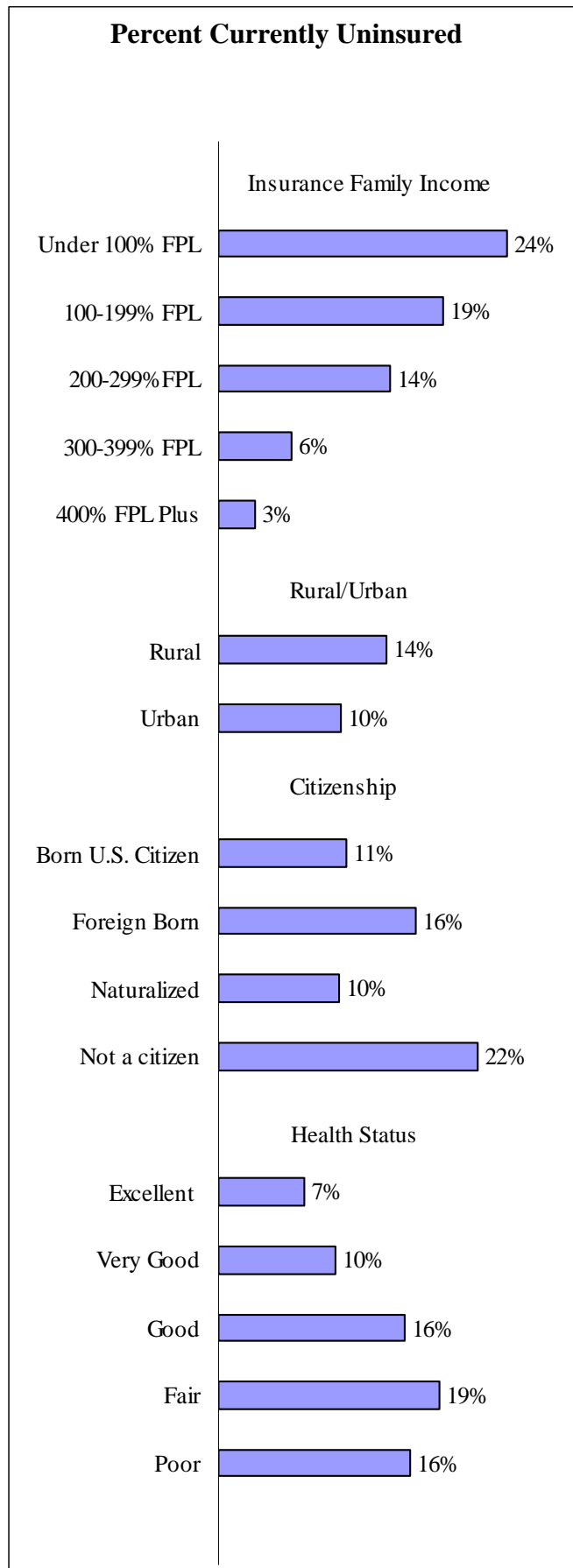
King, Pierce, Thurston, Snohomish, Kitsap, Clark, Spokane, Yakima, and the Tri-Cities areas were defined as urban and the other areas were defined as rural. Fourteen percent of the individuals living in rural areas were uninsured compared to ten percent of the urban areas.<sup>5</sup>

### Foreign born individuals were more likely to be uninsured than those born in the U.S.

Individuals who were U.S. born were less likely to be uninsured than those individuals who were foreign born (11 percent versus 16 percent respectively).<sup>5</sup> Among individuals who were foreign born, those who were not citizens were much less likely to have insurance.<sup>5</sup> Those individuals who were naturalized citizens were uninsured at similar rates to those born in the U.S.

### Respondents reporting fair or poor health were more likely to be uninsured than those individuals reporting excellent health.

Reported health status was related to health insurance status. Those in poorer health were more likely to be uninsured than those in better health. Seven percent of individuals reporting excellent health were uninsured compared to 19 percent of



those reporting fair health and 16 percent of those reporting poor health.<sup>5</sup>

**Those individuals reporting a disability were more likely to lack health insurance compared to those without a disability.<sup>6</sup>**

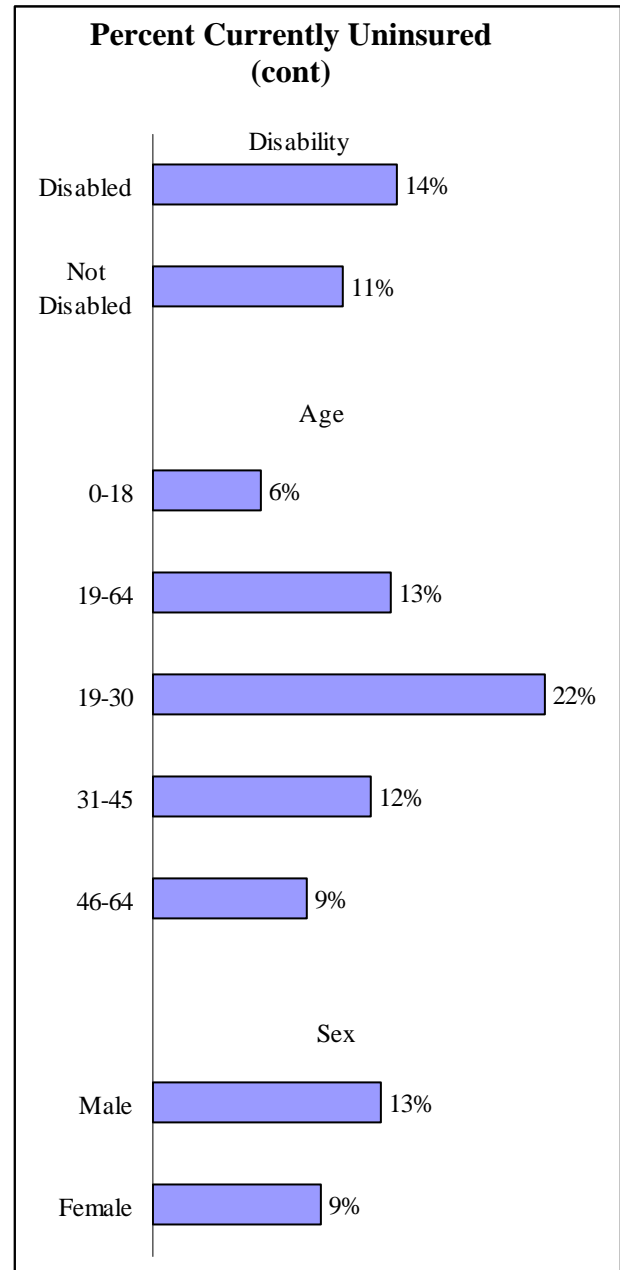
Disability here was defined as having a long term condition limiting one's sight, hearing, physical, mental, and/or emotional capabilities. Fourteen percent of those individuals who reported a disability were uninsured compared to 11 percent of those who do not report a disability.<sup>5</sup>

**The lowest rates of uninsured by age were found among children (six percent) and the highest rates were found among young adults (22 percent).**

Thirteen percent of non-elderly adults (age 19 to 64) were uninsured. Within the group of adults, young adults (age 19 to 30) were most likely to be uninsured (22 percent), followed by those aged 31 to 45 (12 percent), and those aged 46 to 64 (nine percent).<sup>5</sup>

**Males were more likely to be uninsured than females.**

Consistent with national uninsured data, males had a higher uninsured rate compared to females (13 percent versus nine percent).<sup>3, 5</sup>



**Notes:**

1. The rate of uninsured across the total population is 9.8 percent in 2004. For more details see:

<http://www.ofm.wa.gov/researchbriefs/brief031.pdf>.

2. The respondents were all asked whether they were currently covered by a health insurance plan. If they answered no, they are labeled uninsured.

3. For the U.S. Census Bureau's state and national estimates of the uninsured in 2003 see:

<http://www.census.gov/prod/2004pubs/p60-226.pdf>.

4. The U.S. Census Bureau's estimates for the State of Washington are higher than reported here. This may be the result of the different questions used to measure the uninsured and the fact that the sample size that the Census uses to produce state estimates of the uninsured are too small to produce reliable estimates for the State of Washington. For more discussion go to: <http://www.ofm.wa.gov/accesshealth/research/10assessment.pdf>.
5. The uninsured rates reported are significantly different at the 5 percent level.
6. Disability questions changed in 2000. Current disability questions are not consistent with questions asked prior to the 2000 Washington State Population Survey. Direct comparisons prior to 2000 are not possible.

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**Appendix****Uninsured Rates: Non-Elderly Population in Washington, 2004**

<b>Category</b>	<b>Total</b>	<b>% Total</b>	<b>Uninsured</b>	<b>% Uninsured</b>	<b>Standard Error</b>
Non-Elderly					
Total	5,463,989	100%	602,729	11.0%	0.5%
Insurance Family Income					
Under 100% FPL	904,228	16.5%	218,806	24.2%	1.4%
100-199% FPL	820,372	15.0%	154,087	18.8%	1.5%
200-299% FPL	820,608	15.0%	117,590	14.3%	1.2%
300-399% FPL	710,609	13.0%	43,500	6.1%	0.9%
400% FPL Plus	2,208,172	40.4%	68,746	3.1%	0.4%
Rural/Urban					
Rural	1,088,818	19.9%	153,458	14.1%	0.8%
Urban	4,375,171	80.1%	449,271	10.3%	0.5%
Nativity/U.S. Citizenship <sup>1</sup>					
Born U.S. Citizen	5,123,999	6.1%	546,620	10.7%	0.5%
Foreign Born	331,485	93.9%	54,630	16.5%	1.7%
Naturalized	150,338	2.8%	15,235	10.1%	1.9%
Not a citizen	178,419	3.3%	38,738	21.7%	2.5%
Health Status					
Excellent	2,079,532	89.0%	149,540	7.2%	0.5%
Very Good	1,515,239	38.1%	149,155	9.8%	0.7%
Good	1,375,625	27.7%	215,328	15.7%	1.0%
Fair	376,133	25.2%	69,830	18.6%	2.1%
Poor	117,460	6.9%	18,876	16.1%	2.2%
Disability <sup>2</sup>					
Disabled	786,022	14%	106,530	13.6%	1.0%
Not Disabled	4,659,834	86%	494,154	10.6%	0.5%
Age					
0-18	1,638,497	30.0%	97,519	6.0%	0.7%
19-64	3,825,492	70.0%	505,210	13.2%	0.5%
19-30	979,250	17.9%	213,151	21.8%	1.2%
31-45	1,381,682	25.3%	167,445	12.1%	0.7%
46-64	1,464,560	26.8%	124,614	8.5%	0.6%
Sex					
Male	2,771,923	50.7%	352,032	12.7%	0.6%
Female	2,692,066	49.3%	250,697	9.3%	0.4%

1. Nativity questions contain some missing data.

2. The questions pertaining to disability changed in the 2000 survey. This measure is not directly comparable to prior years of data. Disability questions contain some missing data.